

**Subject:** RE: Important Cash Call IRS Information!

From my understanding the 1099 forgives the debt and it is counted as income. Do the 1099 and I will pay the government. through the 1099 you have to remove the item from my credit report anyway. Please do the 1099! I will also be looking up what law allows you to send a dunning letter via e-mail. All correspondence will be sent to my home

Bernita DWideman, MHW IV

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

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**From:** Monterey Financial Services Inc [mailto:sorr@montereyfinancial.com]

**Sent:** Monday, February 25, 2008 5:12 PM

**To:** Wideman, Bernita

**Subject:** Important Cash Call IRS Information!

[x] Right-click here to download pictures. To help protect your privacy, Outlook prevented automatic download of this picture from the Internet.

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MONTEREY

Financial Services, Inc.

CASH CALL

*Important IRS Tax Information!*

2/27/2008

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Dear CashCall Customer,

As you know, several months ago Monterey Financial Services purchased your Cash Call Loan. To date, we have not heard from you regarding repayment of your delinquent loan. Please be advised we have not filed a 1099 C form with the IRS concerning this debt as of yet. It is imperative that you contact this office immediately to make payment arrangements to prevent further action in relation to the recovery of this loan.

As a courtesy Monterey Financial Services has agreed to discount your seriously delinquent loan balance!

Monterey is ready and willing to reduce your account balance by 50% if this balance is paid in full by March 31, 2008.

YES, you can use your tax refund (or other funds) to clear this debt and allow us to DELETE this account from your credit bureau the following month.

We'll even include a "Second Chance" Savings offer. Monterey will reduce your account balance by 25% if this account is paid by April 15, 2008.

This offer will end soon, so hurry and call our account representatives at toll free 877-775-3091.

Sincerely,

Monterey financial Services, Inc.  
P.O. Box 4658, Carlsbad, CA 92018  
(877) 775-3091  
[www.montereyfinancial.com](http://www.montereyfinancial.com)

Send Mail To [som@montereyfinancial.com](mailto:som@montereyfinancial.com) to unsubscribe.

2/27/2008